

<i>SERFF Tracking Number:</i>	<i>UHLC-127634827</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>49851</i>
<i>Company Tracking Number:</i>	<i>RERATE 2012 - MIPPA</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>GROUP MEDICARE SUPPLEMENT PLANS - MIPPA</i>		
<i>Project Name/Number:</i>	<i>RATE/RERATE 2012 - MIPPA</i>		

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA SERFF Tr Num: UHLC-127634827 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Approved-Closed State Tr Num: 49851

Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: RERATE 2012 - MIPPA State Status: Approved-Closed

Filing Type: Rate Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Wanda Augustus, Tammy Frederick,

Bobbie Walton, Sarah Michener, Celina Schrier, Lauren Mulhern

Date Submitted: 09/22/2011

Disposition Date: 10/13/2011  
Disposition Status: Approved-Closed

Implementation Date Requested: 01/01/2012

Implementation Date: 01/01/2012

State Filing Description:

## General Information

Project Name: RATE

Project Number: RERATE 2012 - MIPPA

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 10/13/2011

State Status Changed: 10/13/2011

Created By: Michelle Ambach

Corresponding Filing Tracking Number: RERATE 2012 - MIPPA

Filing Description:

Re: Rate Revision Filing

Rates for Standardized Medicare Supplement Plans and Medicare Select Plans C & F

UnitedHealthcare Insurance Company

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small

Overall Rate Impact:

Deemer Date:

Submitted By: Michelle Ambach

SERFF Tracking Number: UHLC-127634827 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49851  
Company Tracking Number: RERATE 2012 - MIPPA  
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA  
Project Name/Number: RATE/RERATE 2012 - MIPPA

NAIC #0707-79413

## Company and Contact

### Filing Contact Information

Susan Cipollo, Director Susan\_J\_Cipollo@uhc.com  
680 Blair Mill Rd. 215-902-8444 [Phone]  
Horsham, PA 19044 215-902-8813 [FAX]

### Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut  
185 Asylum Street Group Code: 707 Company Type: Life and Health  
Hartford, CT 06103 Group Name: State ID Number:  
(860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$450.00  
Retaliatory? No  
Fee Explanation: required fee  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$450.00	09/22/2011	52029908

SERFF Tracking Number: UHLC-127634827 State: Arkansas

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Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA

Project Name/Number: RATE/RERATE 2012 - MIPPA

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	10/13/2011	10/13/2011
Disapproved	Stephanie Fowler	10/06/2011	10/06/2011

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	10/05/2011	10/05/2011	Michelle Ambach	10/05/2011	10/05/2011

<i>SERFF Tracking Number:</i>	<i>UHLC-127634827</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>RERATE 2012 - MIPPA</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Plans 2010</i>	<i>Sub-TOI:</i>	<i>MS08G.001 Plan A 2010</i>
<i>Product Name:</i>	<i>GROUP MEDICARE SUPPLEMENT PLANS - MIPPA</i>		
<i>Project Name/Number:</i>	<i>RATE/RERATE 2012 - MIPPA</i>		

## Disposition

Disposition Date: 10/13/2011

Implementation Date: 01/01/2012

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after January 1, 2012. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>
UnitedHealthcare Insurance Company	2.600%	2.600%	\$97,780	2,830	\$4,866,956	5.000%	0.000%

SERFF Tracking Number: UHLC-127634827 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49851

Company Tracking Number: RERATE 2012 - MIPPA

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA

Project Name/Number: RATE/RERATE 2012 - MIPPA

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	COVER LETTER	Approved-Closed	Yes
Supporting Document	Attachments	Approved-Closed	No
Rate (revised)	RATE SCHEDULE AND RATE ATTACHMENTS	Approved-Closed	Yes
Rate	RATE SCHEDULE AND RATE ATTACHMENTS	Disapproved	No

SERFF Tracking Number:	UHLC-127634827	State:	Arkansas
Filing Company:	UnitedHealthcare Insurance Company	State Tracking Number:	49851
Company Tracking Number:	RERATE 2012 - MIPPA		
TOI:	MS08G Group Medicare Supplement - Standard Plans 2010	Sub-TOI:	MS08G.001 Plan A 2010
Product Name:	GROUP MEDICARE SUPPLEMENT PLANS - MIPPA		
Project Name/Number:	RATE/RERATE 2012 - MIPPA		

## Disposition

Disposition Date: 10/06/2011

Implementation Date:

Status: Disapproved

Comment: It is the primary mission of the Arkansas Insurance Department to protect consumers. Arkansas is a relatively poor state and most of the individuals who would be affected by your proposed rate increase live on a fixed income. Therefore, given the low historical loss ratio, we are not in a position to approve your request at this time.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
UnitedHealthcare Insurance Company	2.600%	2.600%	\$97,780	2,830	\$4,866,956	5.000%	0.000%

SERFF Tracking Number: UHLC-127634827 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49851

Company Tracking Number: RERATE 2012 - MIPPA

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
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Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	COVER LETTER	Approved-Closed	Yes
Supporting Document	Attachments	Approved-Closed	No
Rate (revised)	RATE SCHEDULE AND RATE ATTACHMENTS	Approved-Closed	Yes
Rate	RATE SCHEDULE AND RATE ATTACHMENTS	Disapproved	No

SERFF Tracking Number: UHLC-127634827 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49851  
Company Tracking Number: RERATE 2012 - MIPPA  
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
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Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA  
Project Name/Number: RATE/RERATE 2012 - MIPPA

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 10/05/2011  
Submitted Date 10/05/2011  
Respond By Date 11/07/2011

Dear Susan Cipollo,

This will acknowledge receipt of the captioned filing. Please include all supporting information on the "Supporting Documentation" tab. Only the rates should be on the "Rate/Rule Schedule".

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,  
Stephanie Fowler



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 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49851  
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 Plans 2010  
 Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA  
 Project Name/Number: RATE/RERATE 2012 - MIPPA

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 10/05/2011  
 Submitted Date 10/05/2011

Dear Stephanie Fowler,

### Comments:

Please see attached

### Response 1

Comments: please see correction

### Changed Items:

### Supporting Document Schedule Item Changes

Satisfied -Name: Attachments

Comment: Please see attachments

No Form Schedule items changed.

### Rate/Rule Schedule Item Changes

**Document Name: Affected Form Numbers: Rate Action: Rate Action Information: Attach Document:**

RATE SCHEDULEMDA 0001,MDB 0002,MDC New  
 AND RATE 0003,MDF 0004,MDK  
 ATTACHMENTS 0005,MDL 0006,MDN  
 0007,MDSC 0008,MDSF  
 0009

Previous State Filing Number

0

### Previous Version

RATE SCHEDULEMDA 0001,MDB 0002,MDC New  
 AND RATE 0003,MDF 0004,MDK  
 ATTACHMENTS 0005,MDL 0006,MDN  
 0007,MDSC 0008,MDSF  
 0009

Previous State Filing Number

*SERFF Tracking Number:* UHLC-127634827 *State:* Arkansas  
*Filing Company:* UnitedHealthcare Insurance Company *State Tracking Number:* 49851  
*Company Tracking Number:* RERATE 2012 - MIPPA  
*TOI:* MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
*Product Name:* GROUP MEDICARE SUPPLEMENT PLANS - MIPPA  
*Project Name/Number:* RATE/RERATE 2012 - MIPPA

0

Thank you

Sincerely,

Bobbie Walton, Celina Schrier, Lauren Mulhern, Michelle Ambach, Sarah Michener, Tammy Frederick, Wanda Augustus

SERFF Tracking Number:	UHLC-127634827	State:	Arkansas
Filing Company:	UnitedHealthcare Insurance Company	State Tracking Number:	49851
Company Tracking Number:	RERATE 2012 - MIPPA		
TOI:	MS08G Group Medicare Supplement - Standard Plans 2010	Sub-TOI:	MS08G.001 Plan A 2010
Product Name:	GROUP MEDICARE SUPPLEMENT PLANS - MIPPA		
Project Name/Number:	RATE/RERATE 2012 - MIPPA		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	1.400%
<b>Effective Date of Last Rate Revision:</b>	01/01/2011
<b>Filing Method of Last Filing:</b>	SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
UnitedHealthcare Insurance Company	2.600%	2.600%	\$97,780	2,830	\$4,866,956	5.000%	0.000%

SERFF Tracking Number: UHLC-127634827 State: Arkansas

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Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA

Project Name/Number: RATE/RERATE 2012 - MIPPA

## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 10/13/2011	RATE SCHEDULE AND RATE ATTACHMENTS	MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007, MDSC 0008, MDSF 0009	New		AR Rate Schedules(MIPP A).pdf

UNITEDHEALTHCARE INSURANCE COMPANY  
AARP MEDICARE SUPPLEMENT PORTFOLIO

**MASS-MEDIA  
RATE SCHEDULE**

(Page 1 of 2)

FOR

**ARKANSAS**

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007,  
MDSC 0008, MDSF 0009

**Proposed 2012 Non-Tobacco Rates**

<u>Plan</u>	<u>Base Rate</u>	<u>Tier Rate</u>	2011 Monthly <u>Base Rate</u>	Diff. (%)
A	\$95.00	\$142.50	\$92.50	2.7%
B	\$142.50	\$213.75	\$139.00	2.5%
C	\$167.25	\$250.87	\$163.00	2.6%
F	\$168.00	\$252.00	\$163.75	2.6%
K	\$67.75	\$101.62	\$67.75	0.0%
L	\$96.75	\$145.12	\$96.75	0.0%
N	\$114.25	\$171.37	\$111.25	2.7%
Select C	\$120.75	\$181.12	\$115.00	5.0%
Select F	\$121.00	\$181.50	\$115.25	5.0%

**Proposed 2012 Tobacco Rates**

<u>Plan</u>	<u>Base Rate</u>	<u>Tier Rate</u>	2011 Monthly <u>Base Rate</u>	Diff. (%)
A	\$104.50	\$156.75	\$101.75	2.7%
B	\$156.75	\$235.12	\$152.90	2.5%
C	\$183.97	\$275.95	\$179.30	2.6%
F	\$184.80	\$277.20	\$180.12	2.6%
K	\$74.52	\$111.78	\$74.52	0.0%
L	\$106.42	\$159.63	\$106.42	0.0%
N	\$125.67	\$188.50	\$122.37	2.7%
Select C	\$132.82	\$199.23	\$126.50	5.0%
Select F	\$133.10	\$199.65	\$126.77	5.0%

*\* Discounts available for Multi-Insured, Electronic Funds Transfer, and Annual Pay.*

UNITEDHEALTHCARE INSURANCE COMPANY  
AARP MEDICARE SUPPLEMENT PORTFOLIO

**AGENT DISTRIBUTION  
RATE SCHEDULE**

(Page 2 of 2)  
FOR

**ARKANSAS**

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

MAA 0010, MAB 0011, MAC 0012, MAF 0013, MAK 0014, MAL 0015, MAN 0016  
MASC 0017, MASF 0018

**Proposed 2012 Non-Tobacco Rates**

<u>Plan</u>	<u>Base Rate</u>	<u>Tier Rate</u>	2011 Monthly <u>Base Rate</u>	Diff. (%)
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F	\$168.00	\$252.00	\$163.75	2.6%
K	\$67.75	\$101.62	\$67.75	0.0%
L	\$96.75	\$145.12	\$96.75	0.0%
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*\* Discounts available for Multi-Insured, Electronic Funds Transfer, and Annual Pay.*

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 Project Name/Number: RATE/RERATE 2012 - MIPPA

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Health - Actuarial Justification <b>Comments:</b> SEE ATTACHED ACTUARIAL MEMORANDUM. <b>Attachment:</b> AR_memo_MIPPA_.pdf	Approved-Closed	10/13/2011
<b>Satisfied - Item:</b> COVER LETTER <b>Comments:</b> SEE ATTACHED COVER LETTER. <b>Attachment:</b> AR cover letter 2012 _MIPPA_.pdf	Approved-Closed	10/13/2011
<b>Satisfied - Item:</b> Attachments <b>Comments:</b> Please see attachments <b>Attachment:</b> AR Attachments (MIPPA).pdf	Approved-Closed	10/13/2011



UnitedHealth Group  
P.O. Box 130  
Montgomeryville PA 18936

September 21, 2011

Jay Bradford  
Commissioner  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

Re: Rate Revision Filing  
Rates for Standardized Medicare Supplement Plans and Medicare Select Plans C & F  
UnitedHealthcare Insurance Company  
NAIC #0707-79413

Dear Commissioner:

The attached filing is made to obtain approval for rates effective January 1, 2012 for the modernized versions of Standardized Medicare Supplement Plans and Medicare Select Plans C and F following the plan designs required in the MIPPA legislation. These plans are issued to members of AARP.

The proposed rates include an average rate increase of 2.6%. With these increases we project an anticipated loss ratio of 81.1%.

The enclosed actuarial memorandum provides supporting information. Certification regarding compliance with loss ratio standards for your state is also provided.

The rates are proposed to be effective January 1, 2012 through December 31, 2012. For 2012, we propose to defer the implementation of the January 1, 2012 rate revision until April 1, 2012, and have the rates effective through December 31, 2012. We anticipate that the next rate revision will be effective January 1, 2013 through December 31, 2013.

We would appreciate your acting expeditiously on this request so that we can provide AARP members with adequate notice of their 2012 rates.

If you need any further information regarding this matter, please contact me at (215) 902-8427, or via fax at (215) 902-8802. If you prefer to e-mail me, my address is [David\\_M\\_Walker@uhc.com](mailto:David_M_Walker@uhc.com).

Sincerely,

A handwritten signature in cursive script that reads 'David M. Walker'.

David M. Walker, ASA, MAAA, FLMI  
Director, Actuarial Services



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## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/19/2011	Rate and Rule	RATE SCHEDULE AND RATE ATTACHMENTS	10/05/2011	AR Rate Schedules(MIPPA).pdf AR Attachments (MIPPA).pdf (Superceded)